LISTING OF THE CLAIMS:

This listing of claims will replace all prior versions and listings of claims in the application:

1.   (Currently Amended) A method for managing a credit card, the method comprising:

analyzing credit information of a cardholder to determine a level of risk associated with the cardholder;

establishing a first credit line associated with the credit card based on the determined level of risk associated with the cardholder, the first credit line being set as a first revolving credit line and for purchase transactions made only with a particular merchant;

establishing a second credit line associated with the credit card based on the determined level of risk associated with the cardholder, the second credit line being set as a second revolving credit line and for purchase transactions made with any merchant other than the particular merchant, wherein the first credit line is associated with a first available credit and the second credit line is associated with a second available credit, the second available credit distinct from the first available credit;

issuing the credit card to the cardholder with the established first credit line as a main credit line and the established second credit line as an embedded credit line, wherein the first credit line is associated with a first credit limit and the second credit line is associated with a second credit limit, and the first credit limit includes the second credit limit, and the second credit limit is less than the first credit limit and wherein the

sum of the first available credit and the second available credit does not exceed the first credit limit;

adjusting the first available credit and the second available credit when a purchase is made against the second credit line; and

adjusting only the first available credit when the purchase is made against the first credit line.

2.   (Original) The method of claim 1, wherein analyzing credit information comprises determining a risk score from the credit information of the cardholder.

3.   (Previously Presented) The method of claim 1, wherein establishing the second credit line comprises setting the second credit limit for the second credit line based on the determined level of risk associated with the cardholder.

4.   (Previously Presented) The method of claim 3, wherein establishing the first credit line comprises setting the first credit limit for the first credit line based on the second credit limit set for the second credit line.

5.   (Previously Presented) The method of claim 1, wherein establishing the first credit line comprises setting the first credit limit for the first credit line based on the determined level of risk associated with the cardholder.

6.   (Previously Presented) The method of claim 1, wherein establishing the first credit line comprises setting the first credit line using a line sloping model.

7.   (Previously Presented) The method of claim 1, further comprising

notifying the cardholder of a customer account, the first credit limit for the first credit line,

and the second credit limit for the second credit line.

8.   (Canceled).

9.   (Previously Presented) The method of claim 1, wherein establishing the

first credit line comprises establishing a plurality of first credit lines.

10.   (Previously Presented) The method of claim 1, wherein establishing the

second credit line comprises establishing a plurality of second credit lines.

11.   (Currently Amended) A method for managing a credit card, the method comprising:

receiving credit information for a cardholder;

analyzing the received credit information to determine a level of risk associated with the cardholder;

establishing a first credit line associated with the credit card based on the level of risk associated with the cardholder, the first credit line being set as a first revolving credit line and for purchase transactions made only with a particular merchant;

establishing a second credit line associated with the credit card based on the level of risk associated with the cardholder that is part of the first credit line and for purchase transactions made with a any merchant other than the particular merchant, wherein the first credit line is associated with a first available credit and the second credit line is associated with a second available credit, the second available credit distinct from the first available credit;

issuing the credit card to the cardholder with the established first credit line as a main credit line and the established second credit line as an embedded credit line, wherein the first credit line is associated with a first credit limit and the second credit line is associated with a second credit limit, and the first credit limit includes the second credit limit, and the second credit limit is less than the first credit limit, and wherein the sum of the first available credit and the second available credit does not exceed the first credit limit;

adjusting the first available credit and the second available credit when a purchase is made against the second credit line; and

adjusting only the first available credit when the purchase is made against the first credit line.

12. (Previously Presented) The method of claim 11, wherein establishing the second credit line comprises setting the second credit limit for the second credit line based on the determined level of risk associated with the cardholder.

13. (Previously Presented) The method of claim 12, wherein establishing the first credit line comprises setting the first credit limit for the first credit line based on the second credit limit set for the second credit line.

14. (Previously Presented) The method of claim 11, wherein establishing the first credit line comprises setting the first credit line using a line sloping model.

15. (Canceled).

16. (Withdrawn) A method for authorizing a purchase made with a merchant using a credit card, wherein the credit card includes a general purpose credit line and a private label credit line, said method comprising:

determining whether the purchase is to be applied against the private label credit line or against the general purpose credit line;

authorizing the purchase against the private label credit line when it is determined that the purchase is a private label purchase; and

authorizing the purchase against the general purpose credit line when it is determined that the purchase is a general purpose purchase.

17.   (Withdrawn) The method of claim 16, wherein said step of determining further comprises utilizing a merchant identification number to determine whether the purchase is against the private label credit line.

18.   (Withdrawn) The method of claim 16, further comprising posting an amount to the private label credit line when the purchase is against the private label credit line, and posting the amount to the general purpose credit line when the purchase is against the general purpose credit line.

19.   (Withdrawn) The method of claim 16, further comprising utilizing the BIN number to retrieve an account record; and comparing the merchant identification number with a stored merchant identification number in the account record.

20.   (Withdrawn) The method of claim 16, further comprising settling, with the merchant, the purchase made using the credit card.

21.   (Withdrawn) The method of claim 20, wherein setting further comprising posting a credit to an account of the merchant.

22.   (Withdrawn) The method of claim 20, wherein setting comprises analyzing an authorization number to determine if the transaction was private or general.

23.   (Currently Amended) A computer program product for managing a credit card, the computer program product comprising computer-readable media including computer-readable code, the computer program product comprising the following computer-readable program code for effecting actions in a computing platform:

program code for analyzing credit information of a cardholder to determine a level of risk associated with the cardholder;

program code for establishing a first credit line associated with the credit card based on the determined level of risk associated with the cardholder, the first credit line being set as a first revolving credit line and for purchase transactions made only with a particular merchant;

program code for establishing a second credit line associated with the credit card based on the determined level of risk associated with the cardholder, the second credit line being set as a second revolving credit line and for purchase transactions made with any merchant other than the particular merchant, wherein the first credit line is associated with a first available credit and the second credit line is associated with a second available credit, the second available credit distinct from the first available credit;

program code for issuing the credit card to the cardholder with the established first credit line as a main credit line and the established second credit line as an

embedded credit line, wherein the first credit line is associated with a first credit limit and the second credit line is associated with a second credit limit, and the first credit limit includes the second credit limit, and the second credit limit is less than the first credit limit, and wherein the sum of the first available credit and the second available credit does not exceed the first credit limit;

program code for adjusting the first available credit and the second available credit when a purchase is made against the second credit line; and

program code for adjusting only the first available credit when the purchase is made against the first credit line.

24.   (Original) The computer program product of claim 23, wherein program code for analyzing credit information comprises program code for determining a risk score from the credit information of the cardholder.

25.   (Previously Presented) The computer program product of claim 23, wherein program code for establishing the second credit line comprises program code for setting the second credit limit for the second credit line based on the determined level of risk associated with the cardholder.

26.   (Previously Presented) The computer program product of claim 25, wherein program code for establishing the first credit line comprises program code for setting the first credit limit for the first credit line based on the second credit limit set for the second credit line.

27.   (Previously Presented) The computer program product of claim 23, wherein program code for establishing the first credit line comprises program code for setting the first credit limit for the first credit line based on the determined level of risk associated with the cardholder.

28.   (Previously Presented) The computer program product of claim 23, wherein program code for establishing the first credit line comprises program code for setting the first credit line using a line sloping model.

29.   (Previously Presented) The computer program product of claim 23, further comprising program code for notifying the cardholder of a customer account, the first credit limit for the first credit line, and the second credit limit for the second credit line.

30.   (Canceled).

31.   (Previously Presented) The computer program product of claim 23, wherein program code for establishing the first credit line comprises program code for establishing a plurality of first credit lines.

32.   (Previously Presented) The computer program product of claim 23,

wherein program code for establishing the second credit line comprises program code

for establishing a plurality of second credit lines.

33.   (Currently Amended) A computer program product for managing a credit

card, the computer program product comprising computer-readable media having

computer-readable code, the computer program product comprising the following

computer-readable program code for effecting actions in a computing platform:

program code for receiving credit information for a cardholder;

program code for analyzing the received credit information to determine a level of

risk associated with the cardholder;

program code for establishing a first credit line associated with the credit card

based on the level of risk associated with the cardholder, the first credit line being set as

a first revolving credit line and for purchase transactions made only with a particular

merchant;

program code for establishing a second credit line associated with the credit card

based on the level of risk associated with the cardholder that is part of the first credit

line and for purchase transactions made with any merchant other than the particular

merchant, wherein the first credit line is associated with a first available credit and the

second credit line is associated with a second available credit, the second available

credit distinct from the first available credit;

program code for issuing the credit card to the cardholder with the established

first credit line as a main credit line and the established second credit line as an

embedded credit line, wherein the first credit line is associated with a first credit limit and the second credit line is associated with a second credit limit, and the first credit limit includes the second credit limit, and the second credit limit is less than the first credit limit, and wherein the sum of the first available credit and the second available credit does not exceed the first credit limit;

program code for adjusting the first available credit and the second available credit when a purchase is made against the second credit line; and

program code for adjusting only the first available credit when the purchase is made against the first credit line.

34.   (Previously Presented) The computer program product of claim 33, wherein program code for establishing the second credit line comprises program code for setting the second credit limit for the second credit line based on the determined level of risk associated with the cardholder.

35.   (Previously Presented) The computer program product of claim 34, wherein program code for establishing the first credit line comprises program code for setting the first credit limit for the first credit line based on the second credit limit set for the second credit line.

36.   (Previously Presented) The computer program product of claim 33, wherein program code for establishing the first credit line comprises program code for setting the first credit line using a line sloping model.

37.   (Canceled).

38.   (Withdrawn) A computer program product for authorizing a purchase made with a merchant using a credit card, wherein the credit card includes a general purpose credit line and a private label credit line, the computer program product comprising computer-readable media having computer-readable code, the computer program product comprising the following computer-readable program code for effecting actions in a computing platform:

program code for determining whether the purchase is to be applied against the private label credit line or against the general purpose credit line;

program code for authorizing the purchase against the private label credit line when it is determined that the purchase is a private label purchase; and

program code for authorizing the purchase against the general purpose credit line when it is determined that the purchase is a general purpose purchase.

39.   (Withdrawn) The computer program product of claim 38, wherein the program code for determining further comprises program code for utilizing a merchant identification number to determine whether the purchase is against the private label credit line.

40.   (Withdrawn) The computer program product of claim 38, further comprising program code for posting an amount to the private label credit line when the

purchase is against the private label credit line, and program code for posting the amount to the general purpose credit line when the purchase is against the general purpose credit line.

41. (Withdrawn) The computer program product of claim 38, further comprising program code for utilizing the BIN number to retrieve an account record; and program code for comparing the merchant identification number with a stored merchant identification number in the account record.

42. (Withdrawn) The computer program product of claim 38, further comprising program code for settling, with the merchant, the purchase made using the credit card.

43. (Withdrawn) The computer program product of claim 42, wherein program code for setting further comprising program code for posting a credit to an account of the merchant.

44. (Withdrawn) The computer program product of claim 42, wherein program code for settling further comprises program code for analyzing an authorization number to determine if the transaction was private or general.

45. (Currently Amended) A system for providing a credit card, comprising:

means for analyzing credit information of a cardholder to determine a level of risk associated with the cardholder;

means for establishing a first credit line <u>associated with the credit card</u> based on the determined level of risk associated with the cardholder, the first credit line being set as a first revolving credit line and for purchase transactions made <u>only</u> with a particular merchant;

means for establishing a second credit line <u>associated with the credit card</u> based on the determined level of risk associated with the cardholder, the second credit line being set as a second revolving credit line and for purchase transactions made with any merchant other than the particular merchant, wherein the first credit line is associated with a first available credit and the second credit line is associated with a second available credit<u>, the second available credit distinct from the first available credit</u>;

means for issuing the credit card to the cardholder with the established first credit line as a main credit line and the established second credit line as an embedded credit line, wherein the first credit line is associated with a first credit limit and the second credit line is associated with a second credit limit, and the first credit limit includes the second credit limit, and the second credit limit is less than the first credit limit and wherein the sum of the first available credit and the second available credit does not exceed the first credit limit;

means for adjusting the first available credit and the second available credit when a purchase is made against the second credit line; and

means for adjusting only the first available credit when the purchase is made against the first credit line.

46.   (Currently Amended) A system for providing a dual line credit card, comprising:

means for receiving credit information for a cardholder;

means for analyzing the received credit information to determine a level of risk associated with the cardholder;

means for establishing a first credit line associated with the credit card based on the level of risk associated with the cardholder, the first credit line being set as a first revolving credit line and for purchase transactions made only with a particular merchant;

means for establishing a second credit line associated with the credit card based on the level of risk associated with the cardholder that is part of the first credit line and for purchase transactions made with any merchant other than the particular merchant, wherein the first credit line is associated with a first available credit and the second credit line is associated with a second available credit, the second available credit distinct from the first available credit;

means for issuing the credit card to the cardholder with the established first credit line as a main credit line and the established second credit line as an embedded credit line, wherein the first credit line is associated with a first credit limit and the second credit line is associated with a second credit limit, and the first credit limit includes the second credit limit, and the second credit limit is less than the first credit limit and wherein the sum of the first available credit and the second available credit does not exceed the first credit limit;

means for adjusting the first available credit and the second available credit when

a purchase is made against the second credit line; and

means for adjusting only the first available credit when the purchase is made

against the first credit line.

47.   (Withdrawn) A system for authorizing a purchase made with a merchant

using a credit card, wherein the credit card comprises a general purpose credit line and

a private label credit line, said system comprising:

means for determining whether the purchase is to be applied against the private

label credit line or against the general purpose credit line;

means for authorizing the purchase against the private label credit line when it is

determined that the purchase is a private label purchase; and

means for authorizing the purchase against the general purpose credit line when

it is determined that the purchase is a general purpose purchase.

48. - 49.   (Canceled).

50.   (Previously Presented) The method of claim 1, further comprising:

providing a combined credit card account statement to the cardholder, wherein

the account statement identifies purchase transactions respectively associated with the

first credit line and the second credit line;

wherein the cardholder may make a single payment to be applied toward both

the first credit line and the second credit line.

51.   (Previously Presented) The method of claim 1, wherein the first credit line is associated with a first interest rate and the second credit line is associated with a second interest rate, and wherein the first interest rate is less than the second interest rate.

52.   (Previously Presented) The method of claim 1, wherein the first credit line is associated with the first credit limit and the second credit line is associated with the second credit limit, and wherein the second credit limit is less than the first credit limit.

53. - 54.   (Canceled).

55.   (Previously Presented) The method of claim 1, wherein the first credit line is associated with the first credit limit and the second credit line is associated with the second available credit, the method further comprising:

determining whether a purchase is made against the first credit line; and

reducing the first available credit or the second available credit by a purchase amount based on the determination of whether the purchase is made against the first credit line.

56.   (Previously Presented) The method of claim 55, wherein the credit card is associated with a particular identification value, and wherein the determining further comprises:

receiving purchase transaction data including an identification value; and

determining that the received purchase transaction is made against the first

credit line based on a determination of whether the received identification value

corresponds to the particular identification value.

57.　(Previously Presented)　The method of claim 56, wherein the identification

value is a BIN number of the credit card.

58.　(Previously Presented)　The method of claim 56, further comprising:

determining that the received purchase transaction is made against the first

credit line based on a determination of whether a merchant identification number

associated with the purchase matches a merchant identification number of the particular

merchant associated with the first credit line.

59.　(Previously Presented)　The method of claim 58, further comprising:

determining whether the purchase amount exceeds the first available credit if the

merchant identification number associated with the purchase matches the merchant

identification number of the particular merchant.

60.　(Previously Presented)　The method of claim 59, further comprising:

reducing the first available credit if the purchase amount does not exceed the first

available credit; and

reducing the second available credit if the purchase amount does exceed the first

available credit, and the purchase amount does not exceed the second available credit.

61.   (Previously Presented) The method of claim 1, wherein the first credit line

is issued based at least one of purchasing habits of the cardholder, the second credit

limit established for the second credit line, a credit history of the cardholder with the

particular merchant, types of goods or services provided by the particular merchant, or

an average purchase amount the cardholder purchases from the particular merchant.

62. - 63.   (Canceled).

64.   (Previously Presented) The method of claim 11, further comprising:

providing a combined credit card account statement to the cardholder, wherein

the account statement identifies purchase transactions respectively associated with the

first credit line and the second credit line; and

wherein the cardholder may make a single payment to be applied toward both

the first credit line and the second credit line.

65.   (Previously Presented) The method of claim 11, wherein the first credit

line is associated with a first interest rate and the second credit line is associated with a

second interest rate, and wherein the first interest rate is less than the second interest

rate.

66.   (Previously Presented) The method of claim 11, wherein the first credit line is associated with the first credit limit and the second credit line is associated with the second credit limit, and wherein the second credit limit is less than the first credit limit.

67. - 68.   (Canceled).

69.   (Previously Presented) The method of claim 11, wherein the first credit line is associated with the first available credit and the second credit line is associated with the second available credit, the method further comprising:

determining whether a purchase is made against the first credit line; and

reducing the first available credit or the second available credit by a purchase amount based on the determination of whether the purchase is made against the first credit line.

70.   (Previously Presented) The method of claim 69, wherein the credit card is associated with a particular identification value, and wherein the determining further comprises:

receiving purchase transaction data including an identification value; and

determining that the received purchase transaction is made against the first credit line based on a determination of whether the received identification value corresponds to the particular identification value.

71.   (Previously Presented) The method of claim 70, wherein the identification value is a BIN number of the credit card.

72.   (Previously Presented) The method of claim 70, further comprising:

determining that the received purchase transaction is made against the first credit line based on a determination of whether a merchant identification number associated with the purchase matches a merchant identification number of the particular merchant associated with the first credit line.

73.   (Previously Presented) The method of claim 72, further comprising:

determining whether the purchase amount exceeds the first available credit if the merchant identification number associated with the purchase matches the merchant identification number of the particular merchant.

74.   (Previously Presented) The method of claim 73, further comprising:

reducing the first available credit if the purchase amount does not exceed the first available credit; and

reducing the second available credit if the purchase amount does exceed the first available credit, and the purchase amount does not exceed the second available credit.

75.   (Previously Presented) The method of claim 11, wherein the first credit line is issued based at least one of purchasing habits of the cardholder, the second credit limit established for the second credit line, a credit history of the cardholder with

the particular merchant, types of goods or services provided by the particular merchant, or an average purchase amount the cardholder purchases from the particular merchant.

76. - 77.   (Canceled).

78.   (Previously Presented) The computer program product of claim 23, further comprising:

program code for providing a combined credit card account statement to the cardholder, wherein the account statement identifies purchase transactions respectively associated with the first credit line and the second credit line; and

wherein the cardholder may make a single payment to be applied toward both the private label credit line and the general purpose credit line.

79.   (Previously Presented) The computer program product of claim 23, wherein the first credit line is associated with a first interest rate and the second credit line is associated with a second interest rate, and wherein the first interest rate is less than the second interest rate.

80.   (Previously Presented) The computer program product of claim 23, wherein the first credit line is associated with the first credit limit and the second credit line is associated with the second credit limit, and wherein the second credit limit is less than the first credit limit.

81. - 82.   (Canceled).

83.   (Previously Presented) The computer program product of claim 23, wherein the first credit line is associated with the first available credit and the second credit line is associated with the second available credit, the computer program product further comprising:

program code for determining whether a purchase is made against the first credit line; and

program code for reducing the first available credit or the second available credit by a purchase amount based on the determination of whether the purchase is made against the first credit line.

84.   (Previously Presented) The computer program product of claim 83, wherein the credit card is associated with a particular identification value, and wherein the program code for determining further comprises:

program code for receiving purchase transaction data including an identification value; and

program code for determining that the received purchase transaction is made against the first credit line based on a determination of whether the received identification value corresponds to the particular identification value.

85.   (Previously Presented) The computer program product of claim 84, wherein the identification value is a BIN number of the credit card.

86.   (Previously Presented) The computer program product of claim 84,
further comprising:

program code for determining that the received purchase transaction is made
against the first credit line based on a determination of whether a merchant identification
number associated with the purchase matches a merchant identification number of the
particular merchant associated with the first credit line.

87.   (Previously Presented) The computer program product of claim 86,
further comprising:

program code for determining whether the purchase amount exceeds the first
available credit if the merchant identification number associated with the purchase
matches the merchant identification number of the particular merchant.

88.   (Previously Presented) The computer program product of claim 87,
further comprising:

program code for reducing the first available credit if the purchase amount does
not exceed the first available credit; and

program code for reducing the second available credit if the purchase amount
does exceed the first available credit, and the purchase amount does not exceed the
second available credit.

89.   (Previously Presented) The computer program product of claim 23, wherein the first credit line is issued based at least one of purchasing habits of the cardholder, the second credit limit established for the second credit line, a credit history of the cardholder with the particular merchant, types of goods or services provided by the particular merchant, or an average purchase amount the cardholder purchases from the particular merchant.

90. - 91.   (Canceled).

92.   (Previously Presented) The computer program product of claim 33, further comprising:

program code for providing a combined credit card account statement to the cardholder, wherein the account statement identifies purchase transactions respectively associated with the first credit line and the second credit line; and

wherein the cardholder may make a single payment to be applied toward both the first credit line and the second credit line.

93.   (Previously Presented) The computer program product of claim 33, wherein the first credit line is associated with a first interest rate and the second credit line is associated with a second interest rate, and wherein the first interest rate is less than the second interest rate.

94. (Previously Presented) The computer program product of claim 33 wherein the first credit line is associated with the first credit limit and the second credit line is associated with the second credit limit, and wherein the second credit limit is less than the first credit limit.

95. - 96. (Canceled).

97. (Previously Presented) The computer program product of claim 33, wherein the first credit line is associated with the first available credit and the second credit line is associated with the second available credit, the computer program product further comprising:

program code for determining whether a purchase is made against the first credit line; and

program code for reducing the first available credit or the second available credit by a purchase amount based on the determination of whether the purchase is made against the first credit line.

98. (Previously Presented) The computer program product of claim 97, wherein the credit card is associated with a particular identification value, and wherein the program code for determining further comprises:

program code for receiving purchase transaction data including an identification value;

program code for determining that the received purchase transaction is made against the first credit line based on a determination of whether the received identification value corresponds to the particular identification value.

99. (Previously Presented) The computer program product of claim 98, wherein the identification value is a BIN number of the credit card.

100. (Previously Presented) The computer program product of claim 98, further comprising:

program code for determining that the received purchase transaction is made against the first credit line based on a determination of whether a merchant identification number associated with the purchase matches a merchant identification number of the particular merchant associated with the first credit line.

101. (Previously Presented) The computer program product of claim 100, further comprising:

program code for determining whether the purchase amount exceeds the first available credit if the merchant identification number associated with the purchase matches the merchant identification number of the particular merchant.

102. (Previously Presented) The computer program product of claim 101, further comprising:

program code for reducing the first available credit if the purchase amount does not exceed the first available credit; and

program code for reducing the second available credit if the purchase amount does exceed the first available credit, and the purchase amount does not exceed the second available credit.

103.   (Previously Presented) The computer program product of claim 33, wherein the first credit line is issued based at least one of purchasing habits of the cardholder, the second credit limit established for the second credit line, a credit history of the cardholder with the particular merchant, types of goods or services provided by the particular merchant, or an average purchase amount the cardholder purchases from the particular merchant.

104. - 105.   (Canceled).

106.   (Previously Presented) The system of claim 45, further comprising:

means for providing a combined credit card account statement to the cardholder, wherein the account statement identifies purchase transactions respectively associated with the first credit line and the second credit line;

wherein the cardholder may make a single payment to be applied toward both the first credit line and the second credit line.

107.   (Previously Presented) The system of claim 45, wherein the first credit line is associated with a first interest rate and the second credit line is associated with a

second interest rate, and wherein the first interest rate is less than the second interest rate.

108. (Canceled).

109. (Previously Presented) The system of claim 45, wherein the first credit line is associated with the first available credit and the second credit line is associated with the second available credit, the system further comprising:

means for determining whether a purchase is made against the first credit line; and

means for reducing the first available credit or the second available credit by a purchase amount based on the determination of whether a purchase is made against the first credit line.

110. (Previously Presented) The system of claim 109, wherein the credit card is associated with a particular identification value, and wherein the means for determining further comprises:

means for receiving purchase transaction data including an identification value; and

means for determining that the received purchase transaction is made against the first credit line based on a determination of whether the received identification value corresponds to the particular identification value.

111.   (Previously Presented) The system of claim 110, wherein the

identification value is a BIN number of the credit card.

112.   (Previously Presented) The system of claim 110, further comprising:

means for determining that the received purchase transaction is made against

the first credit line based on a determination of whether a merchant identification

number associated with the purchase matches a merchant identification number of the

particular merchant associated with the first credit line.

113.   (Previously Presented) The system of claim 112, further comprising:

means for determining whether the purchase amount exceeds the first available

credit if the merchant identification number associated with the purchase matches the

merchant identification number of the particular merchant.

114.   (Previously Presented) The system of claim 113, further comprising:

means for reducing the first available credit if the purchase amount does not

exceed the first available credit; and

means for reducing the second available credit if the purchase amount does

exceed the first available credit, and the purchase amount does not exceed the second

available credit.

115.   (Previously Presented) The system of claim 45, wherein the first credit

line is issued based at least one of purchasing habits of the cardholder, the second

credit limit established for the second credit line, a credit history of the cardholder with the particular merchant, types of goods or services provided by the particular merchant, or an average purchase amount the cardholder purchases from the particular merchant.

116. - 117.   (Canceled).

118.   (Previously Presented) The system of claim 46, further comprising:

means for providing a combined credit card account statement to the cardholder, wherein the account statement identifies purchase transactions respectively associated with the first credit line and the second credit line; and

wherein the cardholder may make a single payment to be applied toward both the first credit line and the second credit line.

119.   (Previously Presented) The system of claim 46, wherein the first credit line is associated with a first interest rate and the second credit line is associated with a second interest rate, and wherein the first interest rate is less than the second interest rate.

120.   (Canceled).

121.   (Previously Presented) The system of claim 46, wherein the first credit line is associated with the first available credit and the second credit line is associated with the second available credit, the system further comprising:

means for determining whether a purchase is made against the first credit line; and

means for reducing the first available credit or the second available credit by a purchase amount based on the determination of whether the purchase is made against the first credit line.

122.   (Previously Presented) The system of claim 121, wherein the credit card is associated with a particular identification value, and wherein the means for determining further comprises:

means for receiving purchase transaction data including an identification value; and

means for determining that the received purchase transaction is made against the first credit line based on a determination of whether the received identification value corresponds to the particular identification value.

123.   (Previously Presented) The system of claim 122, wherein the identification value is a BIN number of the credit card.

124.   (Previously Presented) The system of claim 122, further comprising:

means for determining that the received purchase transaction is made against the first credit line based on a determination of whether a merchant identification number associated with the purchase matches a merchant identification number of the particular merchant associated with the first credit line.

125. (Previously Presented) The system of claim 124, further comprising:

means for determining whether the purchase amount exceeds the first available credit if the merchant identification number associated with the purchase matches the merchant identification number of the particular merchant.

126. (Previously Presented) The system of claim 125, further comprising:

means for reducing the first available credit if the purchase amount does not exceed the first available credit; and

means for reducing the second available credit if the purchase amount does exceed the first available credit, and the purchase amount does not exceed the second available credit.

127. (Previously Presented) The system of claim 46, wherein the first credit line is issued based at least one of purchasing habits of the cardholder, the second credit limit established for the second credit line, a credit history of the cardholder with the particular merchant, types of goods or services provided by the particular merchant, or an average purchase amount the cardholder purchases from the particular merchant.

128. (Currently Amended) A method for managing a credit card account for a consumer, the method comprising:

determining a particular merchant to be associated with the credit card;

establishing a first line of credit associated with the credit card, wherein the first credit line is for purchase transactions associated only with the particular merchant;

establishing a second line of credit line associated with the credit card, wherein the second line of credit is for purchase transactions associated with merchants other than the particular merchant;

associating the first line of credit with a first credit limit and the second line of credit with a second credit limit, wherein the first credit limit is higher than the second credit limit, wherein the first line of credit is a main line of credit and the second line of credit is an embedded line of credit and the credit limit of the first line of credit includes the credit limit of the second line of credit, wherein the first credit line is associated with a first available credit and the second credit line is associated with a second available credit, the first available credit distinct from the second available credit;

determining, for each purchase transaction made by the consumer, whether the purchase transaction is to be associated with the first line of credit or with the second line of credit;

wherein the sum of the first available credit and the second available credit does not exceed the first credit limit;

adjusting the first available credit and the second available credit when a purchase is made against the second credit line;

adjusting only the first available credit when the purchase transaction is made against the first line of credit; and

providing an account statement to the consumer, wherein the account statement

identifies which purchase transactions are associated with the first line of credit and the

second line of credit, respectively;

wherein a payment received from the consumer is allocated to at least one of the

first line of credit or the second line of credit.

129. (Previously Presented) The method of claim 128, further including:

receiving purchase transaction data associated with the particular merchant over

a first network; and

receiving purchase transaction data associated with the particular merchant over

a second network, wherein the second network is different than the first network.

130. (Previously Presented) The method of claim 128, wherein associating the

first line of credit with the first credit limit and the second line of credit with the second

credit limit comprises analyzing credit information of the consumer to determine a level

of risk associated with the consumer.

131 (Previously Presented) The method of claim 130, wherein analyzing credit

information comprises determining a risk score from credit information of the consumer.

132. (Previously Presented) The method of claim 128, where the first line of

credit is determined using a line sloping model.

133.   (Canceled).

134.   (Previously Presented) The method of claim 128, wherein establishing the first line of credit associated with the credit card comprises establishing a plurality of first lines of credits.

135.   (Previously Presented) The method of claim 128, wherein establishing the second line of credit associated with the credit card comprises establishing a plurality of second lines of credits.

136.   (Previously Presented) The method of claim 128, wherein the first line of credit is associated with a first interest rate and the second line of credit is associated with a second interest rate, and wherein the first interest rate is less than the second interest rate.

137. - 138.   (Canceled).

139.   (Previously Presented) The method of claim 128, wherein the first line of credit is associated with a first available credit and the second line of credit is associated with a second available credit, the method further comprising:

reducing the first available credit or the second available credit by a purchase transaction amount based on the determination of whether the purchase transaction is to be associated with the first line of credit or with the second line of credit.

140.   (Previously Presented) The method of claim 139, wherein the credit card

is associated with a particular identification value, and wherein the determining further

comprises:

receiving purchase transaction data including an identification value;

determining that the received purchase transaction is to be associated with the

first line of credit based on a determination of whether the received identification value

corresponds to the particular identification value.

141.   (Previously Presented) The method of claim 140, wherein the

identification value is a BIN number of the credit card.

142.   (Previously Presented) The method of claim 140, further comprising:

determining that the received purchase transaction is to be associated with the

first line of credit based on a determination of whether a merchant identification number

associated with the purchase transaction matches a merchant identification number of

the particular merchant associated with the first line of credit.

143.   (Previously Presented) The method of claim 142, further comprising:

determining whether the purchase transaction amount exceeds the first available

credit if the merchant identification number associated with the purchase transaction

matches the merchant identification number of the particular merchant.

144.   (Previously Presented) The method of claim 143, further comprising:

reducing the first available credit if the purchase transaction amount does not

exceed the first available credit; and

reducing the second available credit if the purchase transaction amount does

exceed the first available credit, and the purchase transaction amount does not exceed

the second available credit.

145.   (Previously Presented) The method of claim 128, wherein the first line of

credit is issued based at least one of purchasing habits of the cardholder, the second

credit limit established for the second line of credit, a credit history of the cardholder

with the particular merchant, types of goods or services provided by the particular

merchant, and an average purchase transaction amount the cardholder purchases from

the particular merchant.

146.   (Previously Presented) The method of claim 1, wherein the first credit line

is a private label credit line.

147.   (Previously Presented) The method of claim 1, wherein the second credit

line is a general purpose credit line.

148.   (Previously Presented) The method of claim 11, wherein the first credit

line is a private label credit line.

149.   (Previously Presented) The method of claim 11, wherein the second credit line is a general purpose credit line.

150.   (Previously Presented) The method of claim 23, wherein the first credit line is a private label credit line.

151.   (Previously Presented) The method of claim 23, wherein the second credit line is a general purpose credit line.

152.   (Previously Presented) The method of claim 33, wherein the first credit line is a private label credit line.

153.   (Previously Presented) The method of claim 33, wherein the second credit line is a general purpose credit line.

154.   (Previously Presented) The method of claim 45, wherein the first credit line is a private label credit line.

155.   (Previously Presented) The method of claim 45, wherein the second credit line is a general purpose credit line.

156.   (Previously Presented) The method of claim 46, wherein the first credit line is a private label credit line.

157.   (Previously Presented) The method of claim 46, wherein the second credit line is a general purpose credit line.

158.   (Previously Presented) The method of claim 128, wherein the first line of credit is a private label credit line.

159.   (Previously Presented) The method of claim 128, wherein the second line of credit is a general purpose credit line.